

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Anthony Hernandez
Joy Hernandez
Debtors

Case No. 16-15220-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
Form ID: 309I

Page 1 of 2
Total Noticed: 38

Date Rcvd: Aug 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2016.

db/jdb +Anthony Hernandez, Joy Hernandez, 17 West Farnum, Lancaster, PA 17603-5305
13765141 APOTHAKER SCIAN P.C., DAVID J. APOTHAKER, ESQUIRE, 520 FELLOWSHIP ROAD C306, PO BOX 5496, Mount Laurel, NJ 08054-5496
13765139 +Allfirst Bank, 7495 New Horizon W, Frederick, MD 21703-8388
13765140 +Apex Asset, 1891 Santa Barbara, Lancaster, PA 17601-4106
13765144 +Cbc/aes/keystone Best, 1200 N. 7th Street 4th Flooret, Harrisburg, PA 17102-1419
13765146 DEPARTMENT L & I, 36 EAST GRANT STREET, Lancaster, PA 17602-2831
13765147 +Equiant Financial Svcs, 4343 N Scottsdale Rd Ste, Scottsdale, AZ 85251-3343
13765150 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
13765149 +Financial Recoveries, 800 Kings Hwy N, Cherry Hill, NJ 08034-1511
13765151 +Holloway Credit Soluti, Po Box 230609, Montgomery, AL 36123-0609
13765153 +KML LAW GROUP, P.C., SUITE 5000 BNY MELLON INDEPENDENCE CENTE, 701 MARKET STREET, Philadelphia, PA 19106-1538
13765160 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
(address filed with court: Nco Fin /99, Pob 41466, Philadelphia, PA 19101)
13765158 +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
13765159 +Nationwide, 2015 Vaughn Rd, Kennesaw, GA 30144-7802
13765162 +P H E A A/H C B, 1200 N. 7th Street 4th Floor, Harrisburg, PA 17102-1419
13765163 +P H E A A/h C B, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183
13765164 +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
13765165 The Affiliated Group I, 316 1st Ave Sw, Rochester, MN 55902
13765166 +The Honorable John C. Winters, 641 Union Street, Lancaster, PA 17603-5508

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: avgrbach@aol.com Aug 10 2016 02:20:13 ALAINE V. GRBACH,
Alaine V. Grbach, Esquire, 675 Estelle Drive, Lancaster, PA 17601
tr +E-mail/Text: notice@phl13trustee.com Aug 10 2016 02:21:35 WILLIAM C. MILLER,
Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704
smg E-mail/Text: bankruptcy@phila.gov Aug 10 2016 02:21:08 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2016 02:20:29
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 10 2016 02:21:05 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 10 2016 02:20:53 United States Trustee,
Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13765142 EDI: CAPITALONE.COM Aug 10 2016 02:08:00 Capital 1 Bank, Attn: C/O TSYs Debt Management,
Po Box 5155, Norcross, GA 30091
13765143 +EDI: CAPITALONE.COM Aug 10 2016 02:08:00 Capital 1 Bank, Attn: General Correspondence,
Po Box 30285, Salt Lake City, UT 84130-0285
13766510 +E-mail/Text: bankruptcy@cavps.com Aug 10 2016 02:21:03 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
13765145 +E-mail/Text: bkrnotice@prgmail.com Aug 10 2016 02:20:53 Dba Paragon Revenue Gr,
Po Box 126, Concord, NC 28026-0126
13765148 +EDI: BANKAMER.COM Aug 10 2016 02:08:00 Fia Csna, Po Box 26012, Nc4-105-02-77,
Greensboro, NC 27420-6012
13765152 +EDI: IIC9.COM Aug 10 2016 02:08:00 I C System Inc, Po Box 64378,
Saint Paul, MN 55164-0378
13765154 +E-mail/Text: csdlclientservices@cboflanc.com Aug 10 2016 02:21:27 Lancaster Collections,
218 W Orange St, Lancaster, PA 17603-3746
13765155 +E-mail/Text: csdlclientservices@cboflanc.com Aug 10 2016 02:21:27 Lancaster Collections,
Credit Bureau of Lancaster County, Po Box 1271, Lancaster, PA 17608-1271
13765156 E-mail/Text: camanagement@mtb.com Aug 10 2016 02:20:26 M & T Bank, Attn: Bankruptcy,
1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
13765157 +EDI: MID8.COM Aug 10 2016 02:08:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
13765161 +E-mail/Text: egssupportservices@egscorp.com Aug 10 2016 02:21:01 NCO Financial Systems,
507 Prudential Rd, Horsham, PA 19044-2368
13773375 E-mail/Text: bkrcy@ugi.com Aug 10 2016 02:21:31 UGI Utilities, Inc., P.O. Box 13009,
Reading, PA 19612
13765167 +EDI: WFFC.COM Aug 10 2016 02:08:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 3569,
Rancho Cucamonga, CA 91729-3569

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2016 at the address(es) listed below:

ALAIN V. GRBACH on behalf of Debtor Anthony Hernandez avgrbach@aol.com
ALAIN V. GRBACH on behalf of Joint Debtor Joy Hernandez avgrbach@aol.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaeacf@gmail.com

TOTAL: 5

Information to identify the case:

| | | |
|---------------------------------|----------------------------------|--|
| Debtor 1 | Anthony Hernandez | Social Security number or ITIN xxx-xx-1807 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | Joy Hernandez | Social Security number or ITIN xxx-xx-5258 |
| | First Name Middle Name Last Name | EIN ----- |
| United States Bankruptcy Court | Eastern District of Pennsylvania | Date case filed for chapter 13 7/25/16 |
| Case number: 16-15220-mdc | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|---|--|
| 1. Debtor's full name | Anthony Hernandez | Joy Hernandez |
| 2. All other names used in the last 8 years | | |
| 3. Address | 17 West Farnum Lancaster, PA 17603 | 17 West Farnum Lancaster, PA 17603 |
| 4. Debtor's attorney Name and address | ALAIN V. GRBACH Alaine V. Grbach, Esquire 675 Estelle Drive Lancaster, PA 17601 | Contact phone (717) 898-8402 Email: avgrbach@aol.com |
| 5. Bankruptcy trustee Name and address | WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107 | Contact phone 215-627-1377 Email: ecfmails@ph13trustee.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | 900 Market Street Suite 400 Philadelphia, PA 19107 | Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 8/9/16 |

For more information, see page 2

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|--|--|--|
| 7. Meeting of creditors | September 9, 2016 at 10:30 AM | Location: 2901 St. Lawrence Ave, Reading, PA 19606 |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | | |
| 8. Deadlines | Deadline to file a complaint to challenge dischargeability of certain debts: | Filing deadline: 11/8/16 |
| The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | |
| | Deadline for all creditors to file a proof of claim (except governmental units): | Filing deadline: 12/8/16 |
| | Deadline for governmental units to file a proof of claim: | Filing deadline: 1/21/17 |
| Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | | |
| 9. Filing of plan | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. | |